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BRYAN CAVE

Robert G. Lancaster  
Voice: (314) 259-2207  
rglancaster@bryancave.com



October 3, 2005

**Express Mail No. EV495595745US**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: United States Patent Application No. 09/760,113  
Filed: January 12, 2001  
Invention: SYSTEM AND METHOD FOR OPTIMIZING BENEFIT  
PLAN DESIGNS  
Inventor: Barrett Toan, et al.  
Our Reference Number: C018497/0106453

Sir:

We are enclosing papers on behalf of applicant for the above-referenced patent application. The papers are:

1. Certificate of Express Mailing
2. Transmittal letter
3. Petition for Extension of Time Under 37 CFR § 1.136(a)
4. Response to Office Action
5. Check in the amount of \$1,590.00 for four month extension; and
6. Return postcard

If our check is missing or is insufficient, please charge any additional fee or credit any overpayment to Deposit Account No. 02-4467.

Respectfully submitted,

Robert G. Lancaster  
RGL/kh  
Enclosures

**Bryan Cave LLP**  
One Metropolitan Square  
211 North Broadway  
Suite 3600  
St. Louis, MO 63102-2750  
Tel (314) 259-2000  
Fax (314) 259-2020  
www.bryancave.com

Chicago  
Hong Kong  
Irvine  
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And Bryan Cave,  
A Multinational Partnership,  
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Docket No. C018497/0106453

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of	)	
	)	
Barrett Toan et al.	)	Examiner: Rachel L. Porter
	)	
Serial No. 09/760,113	)	Art Unit: 3626
	)	
Filed: January 12, 2001	)	
	)	
For: SYSTEM AND METHOD FOR	)	
OPTIMIZING BENEFIT PLAN DESIGNS	)	

CERTIFICATE OF EXPRESS MAILING

Date of Deposit: October 3, 2005

I hereby certify that the following:

- This Certificate of Express Mailing
- Transmittal letter
- Petition for Extension of Time Under 37 CFR § 1.136(a)
- Response to Office Action
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are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR Section 1.10 on the Date of Deposit indicated above in an envelope addressed to the Commissioner for Patents, Box 1450, Alexandria, VA 22313-1450.

Type Name: Karen Honold  
Signature of Person Making Deposit

Robert G. Lancaster, Esq.  
BRYAN CAVE LLP  
One Metropolitan Square  
211 North Broadway, Suite 3600  
St. Louis, MO 63102-2750  
(314) 259-2207